

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 24-12474-CMG
Chapter: 13
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Noelle Labowicz
3 Laurel Court
Trenton, NJ 08690

Martin Labowicz
3 Laurel Court
Trenton, NJ 08690

Social Security No.:
xxx-xx-0645 xxx-xx-7932

Employer's Tax I.D. No.:

NOTICE OF ORDER CONFIRMING CHAPTER 13 PLAN

NOTICE IS HEREBY GIVEN that an Order Confirming the Chapter 13 plan was entered on July 9, 2024.

Dated: July 9, 2024
JAN: rms

Jeanne Naughton
Clerk

In re:

Noelle Labowicz
 Martin Labowicz
 Debtors

Case No. 24-12474-CMG

Chapter 13

District/off: 0312-3

User: admin

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Date Rcvd: Jul 09, 2024

Form ID: plncf13

Total Noticed: 63

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4). |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 11, 2024:

| Recip ID | Recipient Name and Address |
|-----------|--|
| db/jdb | + Noelle Labowicz, Martin Labowicz, 3 Laurel Court, Trenton, NJ 08690-3354 |
| cr | + One Main Financial Group LLC, c/o Peter Meltzer, Esq, 2000 Market Street 13th Floor, Philadelphia, PA 19103, UNITED STATES 19103-3204 |
| 520257803 | + Aero HEC Acquisition I, LLC, c/o Bernard J. Kornberg, Practus, LLP, 58 West Portal Ave PMB 782, San Francisco, CA 94127-1304 |
| 520185219 | + Brightway - One Main, PO Box 981037, Boston, MA 02298-1037 |
| 520185233 | + First savings, PO Box 2519, Omaha , NE 68103-2519 |
| 520185234 | + Fortiva 1, PO Box 650847, Dallas, TX 75265-0847 |
| 520185236 | + Fortiva 2, PO Box 650847, Dallas, TX 75265-0847 |
| 520185237 | + Hamilton endoscopy, PO Box 11616, Newark, NJ 07101-5816 |
| 520185248 | + One Main FInancial, PO Box 740594 Cincinnati, OH 45274 |
| 520185250 | + RWJ, 1200 Whitehorse Hamilton Square Rd, Trenton, NJ 08690-3723 |
| 520185252 | ++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State of NJ Division of Taxation, PO Box 190, Trenton, NJ 08695 |
| 520185251 | + Show, PO Box 2519, Omaha, NE 68103-2519 |
| 520195297 | Sloan Servicing on behalf of ECMC, Educational Credit Management Corp, PO Box 16408, St. Paul MN 55116-0408 |
| 520185255 | Target, PO Box 60170, Parthenon, AR 72666 |
| 520185258 | Upgrade, PO Box 52210, Phoenix, AR |

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------|---|----------------------|--|
| smg | Email/Text: usanj.njbankr@usdoj.gov | Jul 09 2024 20:31:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
| smg | + Email/Text: ustpregion03.ne.ecf@usdoj.gov | Jul 09 2024 20:31:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 520185213 | + Email/Text: GenesisFS@ebn.phinsolutions.com | Jul 09 2024 20:31:00 | Affirm, 268 South State Street, Suite 300, Salt Lake City, UT 84111-5314 |
| 520185215 | + Email/Text: bk@avant.com | Jul 09 2024 20:31:00 | Avant, PO Box 1429, Carol Stream, IL 60132-1429 |
| 520185224 | Email/Text: cfcbackoffice@contfinco.com | Jul 09 2024 20:31:00 | Cerulean, PO Box 6812, Carol Stream, IL 60197 |
| 520185253 | Email/Text: cfcbackoffice@contfinco.com | Jul 09 2024 20:31:00 | Surge, PO Box 6812, Carol Stream, IL 60197 |
| 520185220 | + Email/PDF: AIS.cocard.ebn@aisinfo.com | Jul 09 2024 20:43:49 | Capital One, PO Box 4069, Carol Stream, IL 60197-4069 |
| 520228319 | + Email/PDF: ebn_ais@aisinfo.com | Jul 09 2024 20:44:15 | Capital One, N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |
| 520185221 | + Email/PDF: AIS.cocard.ebn@aisinfo.com | Jul 09 2024 20:54:47 | Capital One, PO Box 4069, Carol Stream, IL |

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| 520185223 | + Email/PDF: AIS.cocard.ebn@aisinfo.com | Jul 09 2024 20:54:52 | 60197-4069 Capitol One -2, PO Box 4069, Carol Stream, IL 60197-4069 |
| 520185222 | + Email/PDF: AIS.cocard.ebn@aisinfo.com | Jul 09 2024 20:43:43 | Capitol One 1, PO Box 4069, Carol Stream, IL 60197-4069 |
| 520185226 | Email/PDF: creditonebknotifications@resurgent.com | Jul 09 2024 20:44:05 | Credit One, PO Box 6500, City of Industry, CA 91716 |
| 520185227 | + Email/PDF: creditonebknotifications@resurgent.com | Jul 09 2024 20:44:04 | Credit One -1, PO Box 60500, City of Industry, CA 91716-0500 |
| 520185228 | + Email/PDF: creditonebknotifications@resurgent.com | Jul 09 2024 20:54:41 | Credit One -2, PO Box 60500, City of Industry, CA 91716-0500 |
| 520185230 | + Email/Text: electronicbkydocs@nelnet.net | Jul 09 2024 20:31:00 | DEPT of ED/NELNET, po box 82561, Lincoln, NE 68501-2561 |
| 520185231 | + Email/Text: GenesisFS@ebn.phinsolutions.com | Jul 09 2024 20:31:00 | Destiny- Concora Credit, PO Box 23030, Columbus, GA 31902-3030 |
| 520185242 | Email/Text: BNSFN@capitalsvcs.com | Jul 09 2024 20:30:00 | Legacy, PO Box 2496, Omaha, NE 68103 |
| 520185256 | Email/Text: BNSTAZ@capitalsvcs.com | Jul 09 2024 20:30:00 | Taz, PO box 2876, Omaha, NE 68103 |
| 520185217 | Email/Text: BNBLAZE@capitalsvcs.com | Jul 09 2024 20:30:00 | Blaze, PO Box 2534, Omaha, NE 68103 |
| 520185238 | + Email/PDF: ais.sync.ebn@aisinfo.com | Jul 09 2024 20:54:41 | Home Shopping Network, PO Box 669803, Dallas, TX 75266-0952 |
| 520185241 | Email/Text: sbse.cio.bnc.mail@irs.gov | Jul 09 2024 20:31:00 | irs, PO Box 219236, Kansas City, MO 64121 |
| 520185239 | + Email/Text: GenesisFS@ebn.phinsolutions.com | Jul 09 2024 20:31:00 | Indigo- Concora credit, PO Box 23039, Columbus, GA 31902-3039 |
| 520233566 | Email/Text: JCAP_BNC_Notices@jcap.com | Jul 09 2024 20:31:00 | Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617 |
| 520235861 | Email/PDF: resurgentbknotifications@resurgent.com | Jul 09 2024 20:43:24 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 520201141 | Email/PDF: MerrickBKNotifications@Resurgent.com | Jul 09 2024 20:54:44 | MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368 |
| 520185245 | Email/Text: ml-ebn@missionlane.com | Jul 09 2024 20:30:00 | Mission lane, PO Box 23075, Columbus, GA 31902 |
| 520185243 | + Email/Text: Mercury@ebn.phinsolutions.com | Jul 09 2024 20:30:00 | Mercury, PO Box 70168, Philadelphia, PA 19176-0168 |
| 520185244 | + Email/Text: GenesisFS@ebn.phinsolutions.com | Jul 09 2024 20:31:00 | Milestone- Concordia Credit, PO Box 4477, Beaverton, OR 97076-4401 |
| 520185247 | + Email/PDF: cbp@omf.com | Jul 09 2024 20:44:07 | One main Financial, PO Box 740594, Cincinnati, OH 45274-0594 |
| 520196521 | + Email/PDF: cbp@omf.com | Jul 09 2024 20:54:45 | OneMain Financial Group, LLC, PO Box 3251, Evansville, IN 47731-3251 |
| 520191065 | + Email/PDF: cbp@omf.com | Jul 09 2024 20:43:27 | Onemain Financial, PO Box 981037, Boston MA 02298-1037 |
| 520216335 | Email/Text: Bankruptcy.Notices@pnc.com | Jul 09 2024 20:30:00 | PNC Bank, NA., 3232 Newmark Drive, Miamisburg, OH 45342 |
| 520185249 | Email/Text: Bankruptcy.Notices@pnc.com | Jul 09 2024 20:30:00 | PNC Mortgage, 300 Fifth Avenue, Pittsburgh, PA 15222 |
| 520248852 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Jul 09 2024 20:44:06 | PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541 |
| 520215334 | Email/Text: bnc-quantum@quantum3group.com | Jul 09 2024 20:31:00 | Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA |

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| 520215333 | Email/Text: bnc-quantum@quantum3group.com | Jul 09 2024 20:31:00 | 98083-0788 |
| 520257566 | Email/Text: bnc-quantum@quantum3group.com | Jul 09 2024 20:31:00 | Quantum3 Group LLC as agent for, CKS Prime Investments LLC, PO Box 788, Kirkland, WA 98083-0788 |
| 520215332 | Email/Text: bnc-quantum@quantum3group.com | Jul 09 2024 20:31:00 | Quantum3 Group LLC as agent for, Mercury Financial/First Bank & Trust, PO Box 788, Kirkland, WA 98083-0788 |
| 520257561 | Email/Text: bnc-quantum@quantum3group.com | Jul 09 2024 20:31:00 | Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788 |
| 520218661 | Email/Text: NJTax.BNCnoticeonly@treas.nj.gov | Jul 09 2024 20:30:00 | State of New Jersey, Division of Taxation, PO BOX 245-Bankruptcy, Trenton, NJ 08695-0245 |
| 520253709 | + Email/Text: bncmail@w-legal.com | Jul 09 2024 20:31:00 | Scolopax, LLC, C/O WEINSTEIN & RILEY, PS, 1415 WESTERN AVENUE STE 700, SEATTLE, WA 98101-2051 |
| 520252502 | Email/Text: bncmail@w-legal.com | Jul 09 2024 20:31:00 | TD Bank USA, N.A., C/O Weinstein & Riley, P.S., 1415 WESTERN AVE, SUITE 700, SEATTLE, WA 98101 |
| 520209349 | ^ MEBN | Jul 09 2024 20:29:47 | TD Bank, N.A., PO BOX 1931, Burlingame, CA 94011-1931 |
| 520185257 | Email/Text: bankruptcynotice@unison.com | Jul 09 2024 20:31:00 | Unison, 650 California Street, San Francisco, CA 94108 |
| 520185259 | Email/Text: bankruptcies@uplift.com | Jul 09 2024 20:30:00 | Uplift, 440 N. Wolfe Road, Sunnyvale, CA 94085 |
| 520194832 | ^ MEBN | Jul 09 2024 20:28:30 | Upstart Network, Inc, PO BOX 1931, Burlingame, CA 94011-1931 |
| 520185260 | + Email/Text: LCI@upstart.com | Jul 09 2024 20:30:00 | Upstart Personal Loans, PO Box 1503, San Carlos, CA 94070-7503 |
| 520220970 | Email/Text: clientservices@fastdayloans.com | Jul 09 2024 20:31:00 | WLCC Lending Fast Day Loans, PO Box 70, Solon, IA 52333 |

TOTAL: 48

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|-----------|---------------|---|
| 520185214 | *+ | Affirm, 268 South State Street, Suite 300, Salt Lake City, UT 84111-5314 |
| 520185216 | *+ | Avant, PO Box 1429, Carol Stream, IL 60132-1429 |
| 520185225 | *P++ | CONTINENTAL FINANCE COMPANY, PO BOX 3220, BUFFALO NY 14240-3220, address filed with court:, Cerulean, PO Box 6812, Carol Stream, IL 60197 |
| 520185254 | *P++ | CONTINENTAL FINANCE COMPANY, PO BOX 3220, BUFFALO NY 14240-3220, address filed with court:, Surge, PO Box 6812, Carol Stream, IL 60197 |
| 520185229 | *+ | Credit One- 2, PO Box 60500, City of Industry, CA 91716-0500 |
| 520185232 | *+ | Destiny- Concora Credit, PO Box 23030, Columbus, GA 31902-3030 |
| 520185218 | *P++ | FIRST SAVINGS BANK BLAZE, ATTN BANKRUPTCY, 1500 S HIGHLINE AVE, SIOUX FALLS SD 57110-1003, address filed with court:, Blaze, PO Box 2534, Omaha, NE 68103 |
| 520185235 | *+ | Fortiva 1, POBox 650847, Dallas, TX 75265-0847 |
| 520185240 | *+ | Indigo- Concora Credit, PO Box 23039, Columbus, GA 31902-3039 |
| 520185246 | *P++ | MISSION LANE LLC, PO BOX 105286, ATLANTA GA 30348-5286, address filed with court:, Mission lane, PO Box 23075, Columbus, GA 31902 |
| 520185261 | *+ | Upstart Personal Loans, PO Box 1503, San Carlos, CA 94070-7503 |

TOTAL: 0 Undeliverable, 11 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 11, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 9, 2024 at the address(es) listed below:

| Name | Email Address |
|------------------|---|
| Albert Russo | docs@russotrustee.com |
| Denise E. Carlon | on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com |
| Peter E. Meltzer | on behalf of Creditor One Main Financial Group LLC pmeltzer@wglaw.com ibernatski@wglaw.com |
| Robert G. Swan | on behalf of Joint Debtor Martin Labowicz lawofficeofrswan@aol.com swan.robertb131554@notify.bestcase.com |
| Robert G. Swan | on behalf of Debtor Noelle Labowicz lawofficeofrswan@aol.com swan.robertb131554@notify.bestcase.com |
| U.S. Trustee | USTPRegion03.NE.ECF@usdoj.gov |

TOTAL: 6